IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re App	lication of:)	CC
	Kitchen, et al.)	Confirmation No.: 8098
Serial No	. 09/867,588))	Examiner: S. Wasylchak
Filed:	May 31, 2001)	Art Unit: 3624
	LECTRONIC BILL PRESENTMENT WITH ERMS AND CONDITIONS LINK))	
	SUBSTITUTE POWER	OF ATT	FORNEY

AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; Russell A. Korn -Reg. No. 54,236; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198; Lei Fang - Reg. No. 44,676; Elizabeth A. Lester - Reg. No. 55,373; Jason Chang - Reg. No. 58,092; William Cook – Reg. No. 58,072; Kar Yee Tse – Reg. No. 58,702

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

U.S.S.N.: 09/867,588 Filed: May 31, 2001

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2

It is requested that future Patent and Trademark Office correspondence in this case

be directed to:

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29052 Customer No.:

Further, please change the attorney docketing number for this case to 23952-0033.

Respectfully submitted,

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Attorney Docket No.: 23952-0033

The undersigned assignee of record hereby <u>REVOKES</u> any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby <u>APPOINTS</u> the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Application No.	Title
08/944,047	An Electronic Bill Payment System With Merchant Identification
08/994,363	Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee
09/010,193	Dual Source Remittance Processing
09/208,998	Technique for Conducting Secure Transactions Over a Network
09/250,711	System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans
09/298,889	Electronic Bill Presentment and/or Payment Clearinghouse
09/387,764	Electronic Billing with Updatable Electronic Bill Summary
09/414,731	Electronic Billing With Flexible Biller Controlled Electronic Bill Presentment
09/471,490	Securing Electronic Transactions Over Public Networks
09/540,011	Bill Payment System and Method with a Master Merchant Database
09/540,900	Bill Payment System and Method With Consumer Supplied Information Validation
09/540,948	Bill Payment System and Method with Authorized Debiting of Consumer Deposit Accounts
09/541,362	Bill Payment System and Method Utilizing a Draft
09/541,362	Bill Payment System and Method Utilizing a Draft
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/542,109	Bill Payment System and Method Utilizing Bank Routing Numbers
09/749,595	Electronic Payment Risk Processing

09/795,314	Electronic Bill Processing With Enhanced Bill Availability Notification and/or Enhanced Bill Presentation
09/798,895	Electronic Billing with Flexible Biller Controlled Electronic Bill Presentment
09/820,804	Flactronic Bill Presentment With Bill Categorization
09/820,805	Electronic Bill Processing With Multi-Level Bill Information Storage
09/820,955	Flectronic Bill Processing With Bill Normalization and Templating
09/867,587	Bill Availability Notification and Billing Information Request
09/867,588	Electronic Bill Presentment With Terms and Conditions Link
09/877,192	Bill Payment System and Method with Merchant Information
09/892,627	Check Metaphor For Electronic Payment Authorization
	Classica Bill Presentment Interface
09/892,628 09/892,62 9	Quick User Payment Authorization of Electronically Presented Bills
	Multiple Mode Input and Output
09/984,636	Guaranteed Payment Method and System
09/999,903	Diely Recard Payment Method and System
10/025,897	An Electronic Bill Payment System With Merchant Identification
10/043,247	Biller Activation
10/133,648	A Technique for Scheduling Computer Processes
10/133,646	Electronic Payments Using Multiple Unique Payee Identificia
10/203,013	Propert Processing Utilizing Alternate Account Identifiers
10/443,864	Description Processing When Account Scheming Pans
10/443,865	Payment Remittance Processing When Remittance Center Identification
10/00 690	Total Austlahility Notification and Billing Information Request
10/602,688	Integrated Electronic Bill Presentment and Universal Payment
10/608,413	Integrated Electronic Bill Presentment and Payment
10/608,414	Dord Mode Credit Card Based Payment Technique
10/608,419	The most Electronic Bill Presculment and Payment
10/608,420 10/608,433	System and Method For Bill Delivery and Payment Over a Communication
10/608,439	Integrated Electronic Bill Presentment and Payment With Improved
10/608,548	Plantonic Bill Presentment and Risk Based Payment
	The real of Dill Presentment Technique With Enhance Buter Condo.
10/645,521	Making Cashless Purchases Without Identifying the Purchaser's Payment
10/695,946	**
10/697,114	Account Electronic Payments With Risk Based Selection of Type of Debiting of the Payer's Deposit Account
10/697.288	Electronic Payments With Different Selectable Types of Debiting of the Payer's Deposit Account
10/748,678	A Contact List for Accessing a Computing Application

AO 1343185.1

10/821,196	Multiple Funding Account Payment Technique with Rule-Based Funding Account Selection
10/830,455	Technique for Financial Account Information Processing
10/830,459	Electronic Funds Transfer Based Upon a Paper Funds Transfer Directive
10/879,712	Reuse of an EBP Account Through Alternate Identification
11/057,233	Presentation and Payment of Bills Over a Wide Area Communications Network
11/059,370	Integrated Electronic Presentment and Payment of Bills by Different Entities
11/066,288	Facilitating Electronic Payment on Bohalf of a Customer of Electronic Presented Bills
11/066,293	Centralized Customer Care for Electronic Payments and Other Transactions Via A Wide Area Communications Network
11/066,458	Centralized Electronic Bill Presentment
11/118,469	Credit Card Supported Electronic Payment

Lama & Bemon

Date: 7/15/05

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